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Veterans Upward Bound

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VUB Spring Semester Information and Instructions

Page three of the newsletter contains the VUB 2020 Spring Semester schedule of classes. It contains all the precollege class opportunities for most veterans to prepare for entrance into and success in a postsecondary program.

We will continue to offer math and English tutoring for those who need to brush up on their basic skills. Please call the VUB office to arrange this individual service. We also provide tutoring for those who need additional preparation before taking the college assessment and placement exam.

Computer skills class meets twice per week, while all other classes meet only once per week. The semester is ten weeks in length.

We recommend participants register for at least two courses, allowing you to receive the full benefit of the instruction and be better prepared when you enter a postsecondary program.

Check out the schedule on page three and contact any VUB staff member if you have questions or to register for classes.

If you are already enrolled in college, keep us informed of your progress. Call if you need help, and let us know if you change your address or phone number.

NAVUB Scholarship Winner



Congratulations to John P. Townsend, Veterans Upward Bound (VUB) participant, and ETSU freshman, for winning the 2019 National Association of Veterans Upward Bound (NAVUB) Scholarship in the amount of \$1,000.

John entered the Navy in 1991, where he honorably served, progressed in rank, and received several military awards including the National Defense Service Medal, the Southwest Asia Service Medal with the Bronze Star and the Sea Service Deployment Ribbon. He was honorably discharged on May 3, 1995.

John heard about VUB from the Disabled American Veterans Program and joined in April 2017, for assistance in preparing for and applying to college. He was administered academic assess-

ments, tutoring, financial aid information, and college entrance assistance. He was very receptive to the information and followed through with all the requirements and suggestions provided.

John quickly became college-ready and entered ETSU in spring 2018. He is working on a BS in Geosciences with an emphasis in Paleontology and hopes to start a Master of Science in Geosciences in the future if he can find the financial support. He is supporting his father financially, physically and emotionally and at times, it made it difficult for him to continue his education.

John began college with determination, a positive attitude, and success. The VUB staff agree that he is one of the most capable, intelligent, determined, and cooperative participants within VUB. We have been impressed by his professional demeanor, positive attitude, motivation to be successful, and maintaining a high GPA. Additionally, he has been active in school and community services, such as volunteering for ETSU's Geology Department Outreach Programs and assisting geology professors who are helping graduate students with their projects. John is an energetic, enthusiastic. and goaloriented individual who is inspiration. John is commended for his contributions to VUB and for winning the NAVUB Scholarship.

In Memory of Bobby Westbrook



It is with great grief and sadness that we report the passing of John Robert (Bobby) Westbrook on Saturday the 4th day of January 2020. Bobby was VUB's Counselor for 16 years and was well suited to that position. Bobby was a champion of veterans and veterans' issues even before

he became our counselor here at VUB. As a 25year retired Army Reserve LTC, he had a great deal of experience working with military personnel, and as a college administrator he had an abundance of experience with college students. Bobby joined VUB in 1997 and retired in 2013. He enjoyed serving veterans and always encouraged them to perform to their fullest potential. He often said "I am glad that ETSU did not know how much I enjoyed my job, because they might have refused to pay me and I might have continued with no salary." He always tried to "unlock doors" and "point them in the right direction." For those of us who had the privilege to work with Bobby, he will be sorely missed. Please keep his wife Beth, his family and us in your prayers.

VUB's Spring 2020 Postsecondary Enrollment

East Tennessee State University		Northeast State Community College	
Kristin Bookwalter	Navy	Amanda Coleman	Army
Jason Mullins*	Army	Donald Cutshaw	Marine Corps
Sarah Nash	Air Force NG	Shawn Jordan	Navy
Ty Reed	Navy	Garrett Ledford	Air Force
Helena Ritz	Navy	Walters State Community College	
Mike Todd	Marine Corps	Alvina Kitchen	Navv
*Graduated and transferred from Northeast State Community College		Aivina Kitchen	Ivavy

*Graduated and transferred from Northeast State Community College

Roane State Community College

Billy Bates Air Force

Congratulations to these fine veterans who have prepared well and have taken the wise step forward and upward by entering a postsecondary program. We thank you for your service and the sacrifices you have and will continue to make.

VUB's Summer/Fall 2019 Postsecondary Graduates

East Tennessee State University Baccalaureate Degree

Michael L. McElhaney Charles R. Roberts, Jr.

King University Baccalaureate Degree

Calvin R. Gobble magna cum laude

Northeast State Community College Associate Degree

Jason D. Mullins

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Tennessee College of Applied Technology

Destiny Brown

Amy M. Perry

Christopher H. Veilleux

<u>Landmark Learning Wilderness</u> First Responder Certificate

Jacob L. Moss

Vanguard University of Southern California
Baccalaureate Degree

Thomas Tatchi, Jr.

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The staff of Veterans Upward Bound would like to congratulate all our veterans on the completion of their degrees. It has been a long haul, but we are sure you will agree that it is all worth it.

EAST TENNESSEE STATE UNIVERSITY VETERANS UPWARD BOUND **VUB 2020 SPRING SEMESTER: JANUARY 27 - APRIL 3**

TENTATIVE SCHEDULE OF CLASSES/TUTORING (ETSU Main Campus / VA Campus)

CLASSES

COMPUTER SKILLS

Consists of Windows 2010, MS Word, Internet & E-mail Monday/Wednesday ~ 9:00-10:30 / 2:30-4:00

INTRO TO THE ACTIVE PRACTICE OF STATISTICS

Tuesday ~ 1:30-3:30

LITERATURE/STUDY SKILLS

FOREIGN LANGUAGE

Thursday ~ 9:00-12:00

SCIENCE

Includes physics, chemistry, earth science Wednesday ~ 1:30-3:30

TUTORING

MATHEMATICS THRU PRECALCULUS

ENGLISH

COMPUTER SKILLS

Consists of Windows 2010, MS Word, Internet & E-mail

Monday thru Friday ~ Flexible Time

Call the VUB office at (423) 439-2281 to arrange date & time.

Check Us Out on the Web!

www.etsu.edu/vub

OFF ETSU JOHNSON CITY / VA CAMPUS CLASSES (*Dates/times may be adjusted to meet student needs*)

ETSU KINGSPORT-ALLANDALE

COMPUTER SKILLS I

Tuesday $\sim 9:00 - 10:30$

COMPUTER SKILLS II

Tuesday $\sim 10:30 - 12:00$

ENGLISH/MATH TUTORING

Tuesday ~ TBD

ETSU NAVE CENTER ELIZABETHTON

COMPUTER SKILLS

ENGLISH

MATH

Monday/Wednesday $\sim 5:30 - 9:30$

BRISTOL PUBLIC LIBRARY

COMPUTER SKILLS/ENGLISH/MATH

Tuesday ~ TBD

JOHNSON COUNTY EXTENDED **SERVICE CENTER**

COMPUTER SKILLS

ENGLISH/MATH

Wednesday $\sim 4:30 - 7:30$

Consult a VUB staff member at (423) 439-2281 to register for classes/tutoring or if you have any questions.

DATES TO REMEMBER

VUB Spring 2020 Semester ~ January 27 - April 3

Good Friday ~ April 10 (Administrative Closing Day)

VUB Summer 2020 Semester ~ April 27 – June 26

Memorial Day ~ May 25 (Administrative Closing Day)

Financial Literacy Information

The lack of financial literacy among veterans in America is one of many reasons for homelessness in the veterans population. In the next few newsletters, we will be publishing articles focusing on the My Money Five concept from the government site MyMoney.gov.



My Money Five

Making the most of your money starts with five building blocks for managing and growing your money -- The My Money Five. Keep these five principles in mind as you make day-to-day decisions and plan your financial goals.

The Fifth of Five Principles - Borrow

Sometimes it's necessary to borrow for major purchases like an education, a car, a house, or maybe even to meet unexpected expenses. Your ability to get a loan generally depends on your credit history, and that depends largely on your track record at repaying what you've borrowed in the past and paying your bills on time. So, be careful to keep your credit history strong.

Actions You Can Take

- Track your borrowing habits.
- Pay your bills on time.
- When you need to borrow, be sure to plan, understand and shop around for a loan with a low Annual Percentage Rate (APR).
- Learn about credit and how to use it effectively.
- Pay attention to your credit history, as reflected by your credit score and on your credit report.

Hints and Tips

- Borrowing money is a way to purchase something now and pay for it over time. But, you usually pay "interest"
 when you borrow money. The longer you take to pay back the money you borrowed, the more you will pay in interest.
- It pays to shop around to get the best deal on a loan. Compare loan terms from several lenders, and it's okay to negotiate the terms.
- When repaying a loan, it may be better to pay more than the minimum amount due each month, so you will have to pay less in interest over the life of the loan.
- One of your most important aids when shopping for a loan is the APR the Annual Percentage Rate. This is the total cost, including interest charges and fees, described as a yearly rate.
- Paying your bills on time will help increase your credit score. Even if you fell into trouble with borrowing in the past, you can get on solid footing and rebuild your credit history by making regular payments as agreed.

You are entitled to a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. Go to www.AnnualCreditReport.com or call toll free 1-877-322-8228 to order the free reports. Beware of imposter sites.

Veterans Upward Bound is a unique program designed to assist eligible veterans to prepare for entering and succeeding in a program of post-secondary education. VUB has operated successfully at ETSU since 1980 helping hundreds of veterans achieve their educational goals. Through academic counseling, advising, encouraging, motivating, and providing basic skill and short-term remedial and refresher courses, VUB has been an important program in the lives of many veterans.



Take advantage of the many benefits VUB has to offer.